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Bruno et al.

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SERVICES ACCOUNT**5,771,282 6/1998 Frieses 379/114
5,844,972 12/1998 Jagdish et al. 379/144[75] **Inventors:** **Barbara B. Bruno; Richard Frank
Bruno, both of Morristown; Howard
Paul Katseff, Englishtown; Robert
Edward Markowitz, Glen Rock;
Bethany Scott Robinson, Lebanon, all
of N.J.****FOREIGN PATENT DOCUMENTS**

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Primary Examiner—Paul Loomis[57] **ABSTRACT**

A method and a system for accumulating charges for telecommunications services used during a calling card call, whether the calling card is periodically billed or prepaid. According to the invention, call information detail information, such as a user identification, a beginning time of the call, and setup parameters of the call, is received for a calling-card call. Services rate information is received for telecommunications services used during the calling-card call. A depletion rate of an available funds account associated with the calling-card call is then determined in real time, and the available funds account is depleted at the determined depletion rate during the calling-card call, also in real time.

[73] **Assignee:** **AT&T Corp., New York, N.Y.**[21] **Appl. No.:** **08/955,840**[22] **Filed:** **Oct. 21, 1997**[51] **Int. Cl.⁶** **H04M 15/00**[52] **U.S. Cl.** **379/115; 379/144; 379/91.01;
705/26; 705/39; 235/380**[58] **Field of Search** **379/112, 114,
379/115, 120, 121, 127, 144, 91.01, 91.02;
705/11, 17, 18, 39, 40, 26; 235/380, 382**[56] **References Cited****U.S. PATENT DOCUMENTS**

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48 Claims, 2 Drawing Sheets